

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## General Comment

As you are well aware, 99.99% of the people who have IRA accounts you are trying to regulate cannot read this regulation and understand what it means. Therefore, we have to rely on our brokers or advisers who have attorneys that can understand these regulations to see how it affects us and our IRA accounts.

My adviser, Stansberry & Associates, tells me that among other things, these regulations will prohibit me from using options in my IRA account. IF that's the case, I am opposed to these changes. I currently use options to hedge the value of certain assets I own.